

In re:
Robert M. Cole
Debtor

Case No. 20-11713-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 17, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2024:

Recip ID	Recipient Name and Address
db	+ Robert M. Cole, 3021 Penn Allen Road, Nazareth, PA 18064-8941
14504025	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 17 2024 23:53:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	May 17 2024 23:53:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14492353	Email/Text: Bankruptcy.RI@Citizensbank.com	May 17 2024 23:53:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
14504025	^ MEBN	May 17 2024 23:46:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14666869	+ Email/Text: dsgrdg@ptdprolog.net	May 17 2024 23:53:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711
14488857	EDI: DISCOVER	May 18 2024 03:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14488165	Email/Text: collecadminbankruptcy@fnni.com	May 17 2024 23:53:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
14505714	EDI: JEFFERSONCAP.COM	May 18 2024 03:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14490859	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2024 00:01:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14504027	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2024 23:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14881826	Email/Text: mtgbk@shellpointmtg.com	May 17 2024 23:53:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
14506647	+ EDI: BASSASSOC.COM	May 18 2024 03:50:00	Oliphant Usa, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14496051	EDI: PRA.COM	May 18 2024 03:50:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: May 17, 2024

Form ID: 3180W

Total Noticed: 15

14614374 + Email/Text: LMitchell@myfci.com

May 17 2024 23:53:00

United Asset Management, LLC, C/O FCI Lender
Services, Inc., PO BOX 27370, Anaheim Hills,
California 92809-0112

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14622998	##+	David S. Gellert, Esquire, 1244 Hamilton Street, Suite 204, Allentown, PA 18102-4699

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
BRANDON DONALD PACK	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bpack@rasnj.com
DAVID S. GELLERT	on behalf of Debtor Robert M. Cole dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	on behalf of Creditor United Asset Management LLC bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust mimcgowan@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Robert M. Cole	Social Security number or ITIN	xxx-xx-6401
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-11713-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert M. Cole

5/16/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.